

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11503-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Graham
aka John M Graham
82 New York Avenue
Dumont, NJ 07628

Patricia Graham
aka Patricia C Graham
82 New York Avenue
Dumont, NJ 07628

Social Security No.: xxx-xx-0774 xxx-xx-2189

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 9/1/22
Time: 02:00 PM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Virginia E. Fortunato, Debtor's Attorney,
period: 3/30/2022 to 7/27/2022

COMMISSION OR FEES

\$1,377.18

EXPENSES

\$4.03.

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: July 27, 2022

JAN:

Jeanne Naughton
Clerk

In re:
John Graham
Patricia Graham
Debtors

Case No. 18-11503-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 27, 2022

User: admin
Form ID: 137

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296583	+ Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street, Wilmington, DE 19801-5014
517296602	+ Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
517296607	+ Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
517296610	+ Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296612	+ Home Depot Corporate Offices, 2455 Paces Ferry Road NW, Atlanta, GA 30339
517296617	+ PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621
517296620	+ Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 27 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 20:50:46	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517296575	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
517296576	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296571	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296580	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4000
517438963	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517296582	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 27 2022 20:40:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517296581	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 27 2022 20:40:00	Barclays Bank Delaware, 100 S West Street, Wilmington, DE 19801-5015
517296587	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037

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517296588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0432
517296590	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:43	Citibank/Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
517296589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:31	Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296592	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
517296591	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296593	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:43	Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296598	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:56	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296594	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:43	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296605	Email/Text: mrdiscen@discover.com	Jul 27 2022 20:40:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296601	+ Email/Text: mrdiscen@discover.com	Jul 27 2022 20:40:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
517313691	Email/Text: mrdiscen@discover.com	Jul 27 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517296603	+ Email/Text: mrdiscen@discover.com	Jul 27 2022 20:40:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296608	^ MEBN	Jul 27 2022 20:37:32	Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309-2468
517296609	^ MEBN	Jul 27 2022 20:37:07	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
517296584	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2022 20:50:35	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
517296585	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2022 20:50:35	Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711
517296586	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2022 20:50:35	Chase Card, P.O. Box 15298, Wilmington, DE 19850
517296613	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2022 20:50:46	JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240
517433303	Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2022 20:50:51	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517296616	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2022 20:40:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
517296614	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2022 20:40:00	PNC Bank, Att: Bankruptcy Department, P.O. Box 94982, Mailstop Br-Yb58-01-5, Cleveland, OH 44101
517296615	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2022 20:40:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
517437340	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2022 20:40:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517394764	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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517296619	+ Email/Text: bankruptyteam@quickenloans.com	Jul 27 2022 20:50:37	Portfolio Recovery Associates, LLC, c/o Barclaycard Arrival Plus, POB 41067, Norfolk VA 23541
517296618	+ Email/Text: bankruptyteam@quickenloans.com	Jul 27 2022 20:41:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
517341637	+ Email/Text: bankruptyteam@quickenloans.com	Jul 27 2022 20:41:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517296621	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:43	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517365433	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 20:50:36	Sears Credit Cards/Citibank, P.O. Box 78051, Phoenix, AZ 85062-8051
517296623	Email/Text: DASPUBREC@transunion.com	Jul 27 2022 20:40:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517296622	^ MEBN	Jul 27 2022 20:37:19	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
			Trans Union, P.O. Box 2000, Chester, PA 19016-2000

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517296577	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296578	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296579	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296572	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296573	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296574	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296599	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296600	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296595	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296596	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296597	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296606	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296604	*+	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296611	*+	Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor John Graham njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com
Virginia E. Fortunato	on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 7